

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

JAMES R. GROSE
PATRICIA GROSE
Debtor(s)

Case No. 17-20882GLT

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/07/2017.
- 2) The plan was confirmed on 06/14/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 01/16/2018, 11/01/2018, 01/31/2020.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 06/20/2018.
- 5) The case was completed on 03/15/2022.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$60,324.77.
- 10) Amount of unsecured claims discharged without full payment: \$41,111.76.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$106,431.48
Less amount refunded to debtor \$1,816.72

NET RECEIPTS: \$104,614.76

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$5,000.00
Court Costs \$0.00
Trustee Expenses & Compensation \$4,941.82
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$9,941.82

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLEGENT COMMUNITY FCU	Secured	NA	0.00	0.00	0.00	0.00
ALLEGENT COMMUNITY FCU	Secured	2,402.81	1,328.15	1,328.15	1,328.15	67.66
ALLEGENT COMMUNITY FCU	Secured	9,667.13	8,064.49	8,064.49	8,064.49	626.93
ALLEGHENY PHYSICAL MEDICINE	Unsecured	140.00	NA	NA	0.00	0.00
AMERICAN WATER(*)	Unsecured	47.56	12.96	12.96	4.58	0.00
BANK OF AMERICA NA**	Unsecured	9,476.42	9,476.42	9,476.42	3,346.58	0.00
BBY/CBNA	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE NA**	Unsecured	1,018.00	1,046.26	1,046.26	369.49	0.00
DEPARTMENT STORES NATIONAL B/	Unsecured	0.00	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL B/	Unsecured	0.00	NA	NA	0.00	0.00
FIRST ENERGY/WEST PENN POWER*	Unsecured	49.15	NA	NA	0.00	0.00
JRMC DIAGNOSTIC SERVICES	Unsecured	75.04	NA	NA	0.00	0.00
KOHL'S++	Unsecured	1,034.00	NA	NA	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	24,624.00	24,624.38	24,624.38	8,696.05	0.00
MICHAEL STYPULA	Unsecured	200.00	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	1,964.00	1,963.91	1,963.91	693.55	0.00
MIDLAND FUNDING LLC	Unsecured	1,338.00	1,391.77	1,391.77	491.50	0.00
MIDLAND FUNDING LLC	Unsecured	499.00	583.24	583.24	205.97	0.00
MUNICIPALITY OF BETHEL PARK (SV	Secured	485.39	0.00	24.79	24.79	0.00
PA DEPARTMENT OF REVENUE*	Unsecured	316.74	14.80	14.80	5.23	0.00
PA DEPARTMENT OF REVENUE*	Priority	0.00	304.38	304.38	304.38	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	NA	168.53	168.53	59.52	0.00
PNC BANK NA	Secured	197,657.00	158,457.68	16,123.44	16,123.44	0.00
PNC BANK NA	Secured	0.00	0.00	7,378.12	7,378.12	0.00
PNC BANK NA	Secured	0.00	0.00	0.00	42,821.31	0.00
PNC BANK NA	Secured	0.00	741.25	0.00	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	0.00	4,344.97	4,344.97	1,534.42	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	7,058.00	7,058.75	7,058.75	2,492.79	0.00
SYNCHRONY BANK	Unsecured	5,956.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	809.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	0.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
VERIZON BY AMERICAN INFOSOURC	Unsecured	115.78	96.25	96.25	33.99	0.00

Summary of Disbursements to Creditors:

	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
Secured Payments:			
Mortgage Ongoing	\$23,501.56	\$66,322.87	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$9,392.64	\$9,392.64	\$694.59
All Other Secured	\$24.79	\$24.79	\$0.00
TOTAL SECURED:	\$32,918.99	\$75,740.30	\$694.59
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$304.38	\$304.38	\$0.00
TOTAL PRIORITY:	\$304.38	\$304.38	\$0.00
GENERAL UNSECURED PAYMENTS:	\$50,782.24	\$17,933.67	\$0.00

Disbursements:

Expenses of Administration	<u>\$9,941.82</u>	
Disbursements to Creditors	<u>\$94,672.94</u>	
TOTAL DISBURSEMENTS :		<u>\$104,614.76</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/17/2022

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.